

From: Mary Beth Markus

Sent: Saturday, April 08, 2006 10:53 AM

To: Public Hearing

Subject: Bank of Wal-Mart

Dear FDIC,

I am a small business owner in the state of Arizona and have become aware of the possibility of Wal-Mart getting into the banking business. I am quite concerned that this would seriously threaten to drive community banks out of business which would directly affect me since I have a wonderful working relationship with a small bank for years. I have seen that Wal-Mart has undermined our local businesses already and this would be a serious mistake to allow them to get into the banking field, for it would create a concentration of commercial and financial power.

I am sincerely concerned and would appreciate some feedback in this most serious matter.

Sincerely,

Mary Beth Markus

Director Desert Song Yoga